

B9I (Official Form 9I) (Chapter 13 Case) (12/12)

Case Number **14-70008-hdh13**

UNITED STATES BANKRUPTCY COURT Northern District of Texas

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 1/16/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Garry Dero Pruitt
aka Garry Dero Pruitt Sr., dba Pruitts Repair Service
7309 FM 1749
Sunset, TX 76270

Case Number:
14-70008-hdh13

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-2567

Attorney for Debtor(s) (name and address):

Monte J. White
Monte J. White & Associates, P.C.
1106 Brook Avenue
Hamilton Place
Wichita Falls, TX 76301
Telephone number: (940) 723-0099

Bankruptcy Trustee (name and address):

Walter 12,13 OCheskey
6308 Iola Avenue
Lubbock, TX 79424
Telephone number: 806-748-1980

Meeting of Creditors

Date: **February 21, 2014**

Time: **12:00 PM**

Location: **US Courthouse, Room 208, 10th & Lamar St., Wichita Falls, TX 76301**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **5/22/14**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)):

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

1100 Commerce Street
Room 1254
Dallas, TX 75242-1496
Telephone number: 214-753-2000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 1/17/14

EXPLANATIONS**B9I (Official Form 9I) (12/12)**

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be filed online at the Bankruptcy Court's Website:(http://www.txnb.uscourts.gov) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Northern District of TexasIn re:
Garry Dero Pruitt
DebtorCase No. 14-70008-hdh
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0539-7

User: sdugan
Form ID: b9iPage 1 of 2
Total Noticed: 36

Date Rcvd: Jan 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2014.

db +Garry Dero Pruitt, 7309 FM 1749, Sunset, TX 76270-6268
 tr +Walter 12,13 Ocheskey, 6308 Iola Avenue, Lubbock, TX 79424-2735
 15880439 Billing Professionals, 1602 Scripture St, Denton, TX 76201
 15880440 +Bowie Memorial Hospital, 705 E Greenwood Ave, Bowie, TX 76230-3199
 15880441 +Cabelas Club, PO Box 82608, Lincoln, NE 68501-2608
 15880444 Clay County Memorial Hospital, 310 West Street, Henrietta, TX 76365
 15880445 +Concord Medical Group, PO Box 2858, Abilene, TX 79604-2858
 15880446 +Cpu-citi- Conoco Phillips Union, Attn:Centralized Bankruptcy, PO Box 20363,
 Kansas City, MO 64195-0363
 15880447 +Cpu-citi-Conoco Phillips Union, PO Box 6402, Sioux Falls, SD 57117-6402
 15880455 +DSRM National Bank-Diamond Shamrock-Vale, PO Box 631, Amarillo, TX 79105-0631
 15880450 Dan McBride, 3205 Colorado Blvd, Denton, TX 76210
 15880451 #+Denton Heart Group, 3333 Colorado Blvd, Denton, TX 76210-6817
 15880453 +Denton Regional Medical Center, CO NCO Financial Inc, 2360 Campbell Creek St E500,
 Richardson, TX 75082-4452
 15880456 +First National Bank, Attention:FNN Legal Dept, 1620 Dodge St. Stop code: 3290,
 Omaha, NE 68197-0003
 15880457 +Galen Howard, 3204 Colorado Blvd, Denton, TX 76210-6862
 15880464 +Mason Easy-Pay, PO Box 2808, Monroe, WI 53566-8008
 15880465 +Montgomery Ward, 3650 Milwaukee St, Madison, WI 53714-2304
 15880466 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, ONE NATIONWIDE PLAZA, MAIL CODE 1-30-403,
 COLUMBUS OH 43215-2226
 (address filed with court: Nationwide Bank, 1 Nationwide Plz, Columbus, OH 43215)
 15880467 +Pinnacle Anesthesia, Synerprise Consultants, 2809 Regal Rd Suite 107, Plano, TX 75075-6317
 15880468 +Quest Care Medical, PO Box 201611, Dallas, TX 75320-1611
 15880469 +Umb Bank Na, Po Box 419734, Kansas City, MO 64141-6734
 15880470 +Webbank-fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
 15880471 +Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: legal@montejwhite.com Jan 17 2014 22:31:59 Monte J. White,
 Monte J. White & Associates, P.C., 1106 Brook Avenue, Hamilton Place,
 Wichita Falls, TX 76301
 15880442 +EDI: CAPITALONE.COM Jan 17 2014 22:23:00 Capital One Bank, Attn: Bankruptcy Dept.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 15880443 +EDI: CHASE.COM Jan 17 2014 22:23:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 15880448 +EDI: CMIGROUP.COM Jan 17 2014 22:23:00 Credit Management LP, Attention: Bankruptcy Dept,
 PO Box 118288, Carrollton, TX 75011-8288
 15880449 E-mail/Text: CSIREQ@CREDITSYSTEMSINTL.COM Jan 17 2014 22:32:49 Credit Systems International,
 PO Box 1088, Arlington, TX 76004-1088
 15880452 +EDI: HCA2.COM Jan 17 2014 22:23:00 Denton Regional Medical Center, PO Box 99400,
 Louisville, KY 40269-0400
 15880454 +EDI: DISCOVER.COM Jan 17 2014 22:23:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 15880458 +EDI: RMSC.COM Jan 17 2014 22:23:00 GEGRB-Amazon, Attn: Bankruptcy, PO Box 103104,
 Roswell, GA 30076-9104
 15880459 +EDI: RMSC.COM Jan 17 2014 22:23:00 GEGRB-Chevron, Attention: Bankruptcy, PO Box 103104,
 Roswell, GA 30076-9104
 15880460 +EDI: RMSC.COM Jan 17 2014 22:23:00 GEGRB-Gap, Attn: Bankruptcy, PO Box 103104,
 Roswell, GA 30076-9104
 15880461 +EDI: RMSC.COM Jan 17 2014 22:23:00 GEGRB-Lowes, Attention: Bankruptcy Department,
 PO Box 103104, Roswell, GA 30076-9104
 15880462 +EDI: RMSC.COM Jan 17 2014 22:23:00 GEGRB-Walmart, Attn: Bankruptcy, PO Box 103104,
 Roswell, GA 30076-9104
 15880463 EDI: IRS.COM Jan 17 2014 22:23:00 IRS Special Procedures, 1100 Commerce St., Room 951,
 Mail Stop 5029 DAL, Dallas, TX 75246

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0539-7

User: sdugan
Form ID: b9i

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Total Noticed: 36

Date Rcvd: Jan 17, 2014

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2014 at the address(es) listed below:

Monte J. White on behalf of Debtor Garry Dero Pruitt legal@montejwhite.com,
mjwhiteoffice@gmail.com
United States Trustee ustpregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov
Walter 12,13 OCheskey cmecf@chl3-12westtex.org, ecfcx@ost-wtx.org, ost.cmecf@gmail.com
TOTAL: 3